

Exhibit K

STATE OF WASHINGTON

DEBORAH SENN
STATE INSURANCE COMMISSIONER

MARK M. McDERMOTT
CHIEF DEPUTY



OFFICE OF
INSURANCE COMMISSIONER

October 19, 1993

OLYMPIA OFFICE:
INSURANCE BUILDING
P.O. BOX 40255
OLYMPIA, WA 98504-0255
Phone: (206) 753-7300

R E C E I V E D
STATE FARM LIFE

State Farm Life Ins. Co.
One State Farm Plaza (B1)
Bloomington, IL 61710

DEPARTMENT

Attention: Terry L. Huff, FSA
Actuary

RE: Universal Life Form Nos. 94030-47, 94126-47, 94141-47, 94206, 94226-47,
94251, 94305, 94306, 94307, 94308

This will acknowledge receipt of the referenced filing received July 26, 1993.

Our department is currently developing a regulation addressing Universal Life Insurance. We do not intend to affirmatively approve or disapprove this filing at the present time.

We would draw your attention to RCW 48.18.100(3). At the expiration of the thirty day period commencing with the date of filing, a form shall be deemed approved unless prior to that time it has been affirmatively approved or disapproved by the commissioner. Please note for future reference, the deemer period is now 30 days, not 15 days.

If you intend to exercise the "deemer authority" please complete the statement below and return a copy of this letter.

Thank you for your cooperation.

Sincerely,

DEBORAH SENN
Insurance Commissioner

Gail J. Nixon
GAIL J. NIXON
Policy and Rate Analyst

It is our intent to deem this filing approved as authorized by RCW 48.18.100(3).

10-26-93
Date

Terry L. Huff
(Signature of Authorized Person)